

OTHER SOURCES OF FINANCIAL AID

If you expect to receive funding from sources other than Columbia Law School for the 2020–2021 academic year, please list below (include government grants, outside scholarships, employer paid tuition benefits, prizes, etc.)

Contribution from parents _____

Loans from parents _____

Spouse's academic year income (9 months) _____

Are you eligible to receive veteran's benefits? Yes No (Amount/Month \$ _____)

Benefit type: Post 9/11 Montgomery G.I.

Other contributions or receipts: Source _____

Source _____

2020–2021 Amount per Academic Year
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

SUMMER 2020 STUDENT EMPLOYMENT INFORMATION: (If not employed, please specify summer activities. Entering 1Ls: leave blank if not known at this time.)

Employer	Position	Location	Gross Weekly Pay	Number of Weeks

HOUSING ARRANGEMENTS:

Estimated amount per month as your share of rent, gas, and electricity (Entering 1Ls—provide best estimate)

\$ _____

Will you be living in home of parent or other relative during the 2020–2021 academic year?

YES NO

For 2L and 3L students: Will you be employed by University Housing as a Resident Advisor during the 2020–2021 academic year?

YES NO

TUITION EXEMPTION BENEFITS FROM COLUMBIA UNIVERSITY:

If you are the spouse, child, or same sex domestic partner of a Columbia University employee, you may be eligible to receive tuition benefits.

Are you eligible to receive tuition exemption benefits from Columbia University?

YES NO

Estimated number of exemption points per semester (humanresources.columbia.edu) _____

DEFAULT CERTIFICATION: Are you currently in default on a federal educational loan?

YES NO

If yes, attach a letter explaining the steps you are taking to clear the default. *Students who are currently in default are ineligible to borrow additional federal loan funds until the default is cleared. Students who have defaulted on prior educational loans or who otherwise have an adverse credit history may not be able to secure the loans necessary to finance their education. Institutional funds will not be available to replace unavailable credit-based loans, and in such cases students will have to find other means to pay for their education. Before deciding to enroll, we strongly advise all applicants to obtain a copy of their credit report, and to take the necessary steps to remedy any credit problems.*

FOR ALL ENTERING (1L) GRANT APPLICANTS:

Has there been any significant change in your financial situation or that of your family in the last year (e.g., a promotion, retirement, illness, loss of work, change in your marital status, birth of a child, spouse changing student or working status)? Will you have significant expenses for these or other reasons? If you feel your CSS Profile application does not adequately reflect these changes, please attach an additional sheet to explain any circumstances that may be useful in evaluating your application for financial aid.

INFORMATION RELEASE FOR SCHOLARSHIP/GRANT RECIPIENTS:

Your Law School award was made possible through the generosity of Law School alumni/ae and friends, to whom we make annual reports. By signing below, I hereby authorize Columbia Law School (CLS) to disclose to the donor(s) information provided in my scholarship/grant financial aid materials for stewardship purposes. This permission is granted for each semester I am awarded a scholarship/grant from CLS.

PLEASE READ AND SIGN THE FOLLOWING STATEMENT:

I certify that the information provided on this application and on all other financial aid forms is true, correct, and complete to the best of my knowledge, and that it is provided in order to support a request for grant and/or loan funds. I further certify that I shall promptly amend the foregoing application if a change of more than \$300 occurs in the estimates of either obligations or resources for the coming academic year. If I am applying for a need-based grant, I agree to provide copies of last year's signed federal income tax returns (with schedules and attachments) for all persons included on the need analysis forms. I understand that in order to receive any grants or loans I must be matriculated and must be making satisfactory academic progress. I further understand that the submission of false or misleading information on any financial aid forms can result in the cancellation of all institutional aid, may subject me to disciplinary action in accordance with the Law School's procedures for student discipline, and may be reported to the Bar. *If for any reason you are unable to sign the certification statement below, please attach a letter or explanation.*

Signature (Must be in ink. Electronic signatures not accepted.)

Date

COLUMBIA LAW SCHOOL
2020–2021 FEDERAL DIRECT LOAN REQUEST AND CREDIT AUTHORIZATION FORM

Student Name: _____

UNI or CUID: _____

Citizenship or Visa Status: _____

Driver's License: State: _____ Number: _____

Telephone: _____

Date of Birth: _____

E-mail Address: _____

ALL APPLICANTS for Federal Direct Stafford and/or Graduate PLUS loans must complete this section, **EXCEPT entering first-year students applying for Law School need-based grants.** Students beginning the first year of their JD program in 2020 who are applying for Law School grants will be sent a form with their award decision, asking them to provide this information.

FEDERAL DIRECT LOANS

STAFFORD	Federal Direct unsubsidized Stafford Loan Amount Requested (<i>\$20,500 Maximum</i>)	\$ _____
GRADUATE PLUS LOAN	Federal Direct Graduate PLUS Loan Amount Requested	\$ _____

NOTES:

- 1) The average educational loan fees for borrowers at Columbia Law School will automatically be added to the cost of attendance at the time of loan certification. Based upon an assessment of Law School borrowing during the 2019-20 academic year at the time of printing, the average educational loan fees amount to \$2,439 (\$217 for Stafford loans and \$2,222 for Graduate PLUS loans).
- 2) The maximum amount a student can request is limited to the difference of their cost attendance and awarded financial aid (COA – Fin. Aid). This amount may be adjusted if the student receives any additional resources such as scholarships, outside awards, tuition assistance, etc.
- 3) Be sure to take into consideration that an origination fee (1.059% Stafford, 4.236% Grad PLUS) is deducted from the loan proceeds at disbursement. Thus, a requested Graduate Plus loan amount of \$10,000 would yield a net disbursement of \$9,576. The loan amounts will disburse in equal installments over each semester of the academic year.
- 4) If a loan amount is not specified per semester and the remaining budget available remains within the cost of attendance, the loan will be split evenly for the requested amount amongst the semesters.

If you have not already completed the Free Application for Federal Student Aid (FAFSA: <https://studentaid.ed.gov/sa/fafsa>), we will not be able to process your Federal Direct Loan application(s). It is recommended that graduate students exhaust all other federal student loan options before utilizing a Federal Direct Graduate PLUS Loan. To be eligible for the Federal Direct Loans, a student must be enrolled in a degree-granting program at least half time (6 credits) for the semester(s) for which the loan is being requested. Please note that federal regulations do not allow Federal Direct Loan applications to be processed for an outstanding balance that is associated with an academic period that has already ended.

Master Promissory Note Requirement.

After thoroughly completing this form (DO NOT LEAVE ANY BLANKS) and submitting it to our office, you must complete a Master Promissory Note (MPN). Continuing Students for whom the Columbia Law School Financial Aid Office certified a Federal Direct loan in a prior year do not need to submit a new MPN. Please follow these additional steps to ensure that your Federal Direct Graduate PLUS Loan is processed:

- Complete a Direct Graduate PLUS Loan Master Promissory Note (MPN) and the required entrance counseling at <https://studentloans.gov>.
- Log in to website with your Federal Student Aid ID. If you do not have a Federal Student Loan ID, go to <https://fsaid.ed.gov/npas/index.htm> to create one.

Once you submit this form to our office, the U.S. Department of Education will perform a credit check. You will receive separate notification from them regarding the approval or denial of your loan.

Additional Resources.

Student Loan Support Center – <https://studentloans.gov>/ 1-800-557-7394
 Loan Repayment Calculators – <https://studentaid.ed.gov/sa/repay-loans>
 National Student Loan Database – https://nslds.ed.gov/nslds/nslds_SA

Disclosure regarding Direct Unsubsidized Loan versus the Direct Graduate PLUS Loan.

The chart below outlines the differences and similarities between the Direct Unsubsidized Loan and Direct Graduate PLUS Loan.

	Unsubsidized Loan	Graduate PLUS Loan
Credit-Based	No	Yes
Interest Rates (as of 7/1/2019)	6.08%	7.08%
Origination Fees (10/1/19 through 9/30/20)	1.059%	4.236%
Grace Period	Yes	No

Privacy Act Disclosure Notice.

The Privacy Act of 1974 (5 U.S.C.552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is 451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 2004, Federal Register, Vol 59 p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register, Vol 59 p. 65532). Thus this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employees and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employment grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining where particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request. Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

**Consent to Obtain Credit Report
 (For Federal Direct Graduate PLUS Loan Borrowers Only).**

I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to approve a graduate PLUS Loan for me. I understand that I will be notified in writing by the U.S. Department of Education of the results of the credit check with respect to my loan application.

By signing this form, I certify that I will use any federal funds I receive during the award year covered by this application solely for expenses related to attendance at Columbia Law School. I also certify that I am not in default on a federal student loan or owe a repayment on any federal financial aid. I further agree that Columbia University may transfer PLUS proceeds to my student account for the purpose of paying any mandatory charges. Finally, I am confirming that I have reviewed the maximum amount of the Direct Unsubsidized Loan I am eligible for along with the terms and conditions for both loans.

Signature (Must be in ink. Electronic signatures not accepted.) _____

Date _____

If this is your FIRST TIME applying for a grant OR a loan at Columbia Law School, please complete this page.

ACADEMIC CAREER AND DATA:

List all post-secondary schools you have attended and give your best estimate of the aid you received.

UNDERGRADUATE					PREVIOUS FINANCIAL AID	
Institution	Location	Dates of Attendance	Degree, if any		Grants	Loans
				Freshman	\$	\$
				Sophomore	\$	\$
				Junior	\$	\$
				Senior	\$	\$
				TOTAL	\$	\$

GRADUATE					PREVIOUS FINANCIAL AID	
Institution	Location	Dates of Attendance	Degree, if any		Grants	Loans
				First	\$	\$
				Second	\$	\$
				Third	\$	\$
				Fourth	\$	\$
				TOTAL	\$	\$

EDUCATIONAL DEBT	Only list loans that you borrowed in your own name. Do not include loans borrowed by others for your education (e.g., parents) even if you are or will be repaying these loans.	Total principal amount owed	Amount to repay in 2020-2021
Federal Perkins Loans:		\$	\$
Federal Stafford Loans (Subsidized and Unsubsidized)		\$	\$
Other Educational Loans: (Specify):		\$	\$
(Specify):		\$	\$
(Specify):		\$	\$
TOTAL EDUCATIONAL INDEBTEDNESS:		\$	\$

OTHER DEBT	Show lender and explain purpose (list credit cards, consumer debt, etc.)	Total principal amount owed	Amount to repay in 2020-2021
1.		\$	\$
2.		\$	\$
3.		\$	\$
TOTAL OTHER DEBT		\$	\$
SPOUSE'S (OR PROSPECTIVE SPOUSE'S) TOTAL EDUCATIONAL LOANS:		\$	\$

Before deciding to enroll, we strongly advise all applicants to obtain a copy of their credit report, and to take the necessary steps to remedy any credit problems. Students who have defaulted on prior educational loans or who otherwise have an adverse credit history may not be able to secure the loans necessary to finance their education. Institutional funds will not be available to replace unavailable credit-based loans (Graduate PLUS, private), and in such cases students will have to find other means to pay for their education.

Credit info: Equifax 800-685-1111 www.equifax.com
 Trans Union 800-888-4213 www.transunion.com
 Experian 888-397-3742 www.experian.com